AMENDMENTS TO THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

1.   (Currently amended)   A merchant terminal comprising:

a scanner for scanning a personal identification document corresponding to a customer requesting a point-of-sale transaction;

logic configured to identify customer data from a scanned image of the personal identification document; ~~and~~

at least one template corresponding to at least one type of an existing personal identification document, said one template being used to interpret customer data fields<u>;</u>

<u>and</u>

<u>an interface configured to communicate customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal.</u>

2.   (Cancelled)

3.   (Previously presented)   The merchant terminal of claim 1, wherein the at least one type of personal identification document comprises one of a driver's license, personal identification card, and a passport.

4.   (Previously presented)   The merchant terminal of claim 1, wherein the template is incorporated into the scanner and as such, the scanner comprises a templated scanner configured to automatically determine the type of personal identification document being scanned and identify the various fields of the personal identification document.

5.   (Cancelled)

6.   (Original)   The merchant terminal of claim 1, wherein the logic configured to identify customer data from the scanned image comprises an optical character recognition (OCR) engine.

7.   (Original)   The merchant terminal of claim 6, wherein the OCR engine is configured to generate a text file containing text from the personal information document.

8.   (Previously presented)   The merchant terminal of claim 7, further comprising logic configured to generate customer data based on a comparison of the text file to the document template corresponding to the personal identification document.

9.   (Original)   The merchant terminal of claim 1, further comprising logic configured to process the point-of-sale transaction using the customer data.

10.   (Original)   The merchant terminal of claim 9, wherein the point-of-sale transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card transaction, and a bill payment.

11.   (Original)   The merchant terminal of claim 1, further comprising logic configured to identify at least one scanning error in the customer data.

12.   (Original)   The merchant terminal of claim 11, wherein the scanning error comprises an optical character recognition error.

13.   (Original)   The merchant terminal of claim 11, further comprising logic configured to enable a user to manually input new customer data to correct the at least one scanning error.

14.   (Original)   The merchant terminal of claim 1, further comprising logic configured to validate the customer data.

15.   (Currently amended)   A method of processing a point-of-sale transaction at a merchant terminal, the method comprising:

scanning a personal identification document corresponding to a customer requesting a financial service at a merchant terminal;

generating a scanned image of the personal identification document;

identifying character data in the scanned image; ~~and~~

mapping the character data using a document template to identify types of character data and assigning the character data as values for the identified types of character data to generate customer data<u>; and</u>

<u>communicating customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal</u> ~~used in processing the point-of-sale transaction~~.

16.   (Previously presented)   The method of claim 15, wherein generating a scanned image comprises performing an optical character recognition algorithm.

17.   (Previously presented)   The method of claim 15, further comprising automatically determining a type of document of which the personal identification document comprises.

18.   (Original)   The method of claim 17, wherein the automatically determining the type of document comprises comparing the scanned image to a document template.

19.   (Original)   The method of claim 15, wherein the financial service comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid

3   card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card

4   transaction, and a bill payment.

1   20.   (Original)   The method of claim 15, further comprising identifying at

2   least one scanning error and enabling a user to manually input new customer data to

3   correct the at least one scanning error.

1   21.   (Currently amended)   A method implemented by a merchant terminal,

2   the method comprising:

3   scanning a personal identification document corresponding to a customer; ~~and~~

4   generating customer data from a scanned image of the personal identification

5   document by:

6   using a predefined template which defines a document layout to identify

7   the scanned personal identification document;

8   using the predefined template to identify regions containing text on the

9   personal identification document and definitions attributed to the regions containing text;

10   performing an optical character recognition process on the regions

11   containing text to obtain customer data values;

12   associating the customer data values with the definitions obtained from the

13   template; and

14   populating fields of a displayed form with the customer data values<u>; and</u>

15   <u>communicating customer data interpreted from the personal identification</u>

16   <u>document to support a financial services transaction via the merchant terminal.</u>

1   22.   (Currently amended)   A financial services system comprising:

2   a scanner configured to generate a digital image of a customer's personal

3   identification document;

4   an optical character recognition (OCR) engine for converting the digital image

5   into a text file; ~~and~~

6   logic configured to generate customer data associated with the text file by

7   comparing the text file to a document template of the personal identification document<u>;</u>

8   <u>and</u>

9   <u>an interface configured to communicate customer data interpreted from the</u>

10   <u>personal identification document to a host processing element that supports a financial</u>

11   <u>services transaction via the merchant terminal.</u>

1   23.   (Original)   The financial services system of claim 22, further

2   comprising a validation module configured to determine at least one OCR error.

1   24.   (Original)   The financial services system of claim 23, wherein the

2   validation module is further configured to prompt a user to input new customer data

3   corresponding to the at least one OCR error.

1   25.   (Currently amended)   A point-of-sale merchant terminal comprising:

2   a scanner operable to scan a customer's personal identification document;

3   a processor operable to:

4   compare the document layout of the scanned personal identification

5   document with a template to identify a document type;

6   identify the various fields of the scanned personal identification

7   document;

8   convert the identified fields to text; and

9   associate the text with types of customer data defined by the template<u>; and</u>

10   <u>an interface configured to communicate customer data interpreted from the</u>

11   <u>personal identification document to a host processing element that supports a financial</u>

12   <u>services transaction via the merchant terminal.</u>

1   26.   (Original)   The point-of-sale merchant terminal of claim 25, further

2   comprising means for providing a financial service based on the identified customer data.